

Information to identify the case:					
Debtor 1	<u>Arlene A. Jenkins</u>			Social Security number or ITIN	xxx-xx-9302
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 12-70122-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arlene A. Jenkins
aka Arlene A. Clary, aka Arlene A. Peterson

6/21/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Arlene A. Jenkins
DebtorCase No. 12-70122-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: dkam
Form ID: 3180WPage 1 of 3
Total Noticed: 62

Date Rcvd: Jun 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2017.

db
13296323 +Arlene A. Jenkins, 118 Dirt Road, Artemas, PA 17211-8084
+Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400, Pittsburgh, PA 15203-2181
13493797 Barclay, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
13296327 +CCB Credit Services, P.O. Box 272, Springfield, IL 62705-0272
13296330 +Chase, Po Box 24696, Columbus, OH 43224-0696
13296335 +Client Services, Inc., 3451 Harry S. Truman Boulevard, St. Charles, MO 63301-9816
13296336 Columbia House DVD Club, P.O. Box 91602, Indianapolis, IN 46291-0616
13296342 +Fingerhut/Metbank, Post Office Box 166, Newark, NJ 07101-0166
13318841 +Marriott Employees FCU, 1 Marriott Drive, Washington, DC 20058-0001
13296353 +National Credit Solutions, Po Box 15779, Oklahoma City, OK 73155-5779
14112726 +Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
13612533 Selene Finance, P.O. Box 71243, Philadelphia, PA 19176-6243
13296357 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
13296361 +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194
13296364 +Washington County Hospital, 251 East Antietam Street, Hagerstown, MD 21740-5724

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 22 2017 00:28:54 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jun 22 2017 00:13:00 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr EDI: RECOVERYCORP.COM Jun 22 2017 00:13:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13296325 EDI: BANKAMER.COM Jun 22 2017 00:13:00 Bank of America, Po Box 982238, El Paso, TX 79998
13311779 EDI: BANKAMER2.COM Jun 22 2017 00:13:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102

13296326 E-mail/Text: bankruptcy@bbandt.com Jun 22 2017 00:28:40 BB&T, Po Box 1847, Wilson, NC 27894
13296324 +EDI: BANKAMER2.COM Jun 22 2017 00:13:00 Bank of America, Po Box 1598, Norfolk, VA 23501-1598

13296328 +EDI: WFNNB.COM Jun 22 2017 00:13:00 Chadwicks of Boston, Po Box 182746, Columbus, OH 43218-2746
13296331 +EDI: CHASE.COM Jun 22 2017 00:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13296329 +EDI: CHASE.COM Jun 22 2017 00:13:00 Chase, 201 North Walnut Street, Wilmington, DE 19801-2920

13296332 +EDI: CHASE.COM Jun 22 2017 00:13:00 Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298
13296333 +EDI: CITICORP.COM Jun 22 2017 00:13:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13296334 +EDI: CITICORP.COM Jun 22 2017 00:13:00 Citi/Shell, Po Box 6497, Sioux Falls, SD 57117-6497

13296337 +EDI: CCUSA.COM Jun 22 2017 00:13:00 Credit Collection, Po Box 873, Morgantown, WV 26507-0873
13296338 EDI: RCSDELL.COM Jun 22 2017 00:13:00 Dell Financial Services, 1 Dell Way, Round Rock, TX 78682

13296339 EDI: DISCOVER.COM Jun 22 2017 00:13:00 Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
13327417 +EDI: TSYS2.COM Jun 22 2017 00:13:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

13320217 EDI: DISCOVER.COM Jun 22 2017 00:13:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13296340 +EDI: WFNNB.COM Jun 22 2017 00:13:00 Eddie Bauer, 995 West 122nd Avenue, Westminster, CO 80234-3417

13296341 +EDI: CITICORP.COM Jun 22 2017 00:13:00 Exxon, Po Box 6497, Sioux Falls, SD 57117-6497
13425552 E-mail/Text: cashiering-administrationservices@flagstar.com Jun 22 2017 00:29:36

13296343 +E-mail/Text: cashiering-administrationservices@flagstar.com Jun 22 2017 00:29:36
FLAGSTAR BANK, FSB, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, SUITE 200TROY, MI 48098
Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639

13296344 +EDI: FORD.COM Jun 22 2017 00:13:00 Ford Credit, Po Box Box 542000, Omaha, NE 68154-8000
13296345 +EDI: HFC.COM Jun 22 2017 00:13:00 HFC, Po Box 3425, Buffalo, NY 14240-3425
13296346 +EDI: HFC.COM Jun 22 2017 00:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13296347 +EDI: HFC.COM Jun 22 2017 00:13:00 Hsbc Bank, 6602 Convoy Court, San Diego, CA 92111-1009

13296348 EDI: RMSC.COM Jun 22 2017 00:13:00 JCPenney, Po Box 984100, El Paso, TX 79998
13418974 +EDI: OPHSUBSID.COM Jun 22 2017 00:13:00 Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

13296349 EDI: RMSC.COM Jun 22 2017 00:13:00 Lowes, Po Box 103065, Roswell, GA 30076
13296350 +EDI: TSYS2.COM Jun 22 2017 00:13:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
13296351 +Fax: 301-858-1852 Jun 22 2017 00:52:20 Marriott Employees FCU, c/o R.A. Rogers Inc., P.O. Box 3302, Crofton MD 21114-0302

13296352 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jun 22 2017 00:29:10 Marriott Employees FCU, 10400 Fernwood Road, Bethesda, MD 20817-1102
13296354 +EDI: RMSC.COM Jun 22 2017 00:13:00 Old Navy, Po Box 981400, El Paso, TX 79998-1400

District/off: 0315-7

User: dkam
Form ID: 3180W

Page 2 of 3
Total Noticed: 62

Date Rcvd: Jun 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13377252 EDI: PRA.COM Jun 22 2017 00:13:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
14177591 EDI: PRA.COM Jun 22 2017 00:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
13296355 +Fax: 301-858-1852 Jun 22 2017 00:52:20 R.A. Rogers, Inc., PO Box 3302,
Crofton, MD 21114-0302
13304748 EDI: RECOVERYCORP.COM Jun 22 2017 00:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13302222 EDI: DRIV.COM Jun 22 2017 00:13:00 SANTANDER CONSUMER USA, P.O. BOX 560284,
DALLAS, TX 75356-0284
13296356 +EDI: DRIV.COM Jun 22 2017 00:13:00 Santander Consumer USA, Po Box 961245,
Ft Worth, TX 76161-0244
13296358 +EDI: CITICORP.COM Jun 22 2017 00:13:00 Shell, Po Box 6497, Sioux Falls, SD 57117-6497
13296359 +EDI: CITICORP.COM Jun 22 2017 00:13:00 The Home Depot, Po Box 6497,
Sioux Falls, SD 57117-6497
13425230 +EDI: BASSASSOC.COM Jun 22 2017 00:13:00 United Consumer Financial Services,
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13296362 +E-mail/Text: bkrpt21@maxprofitsys.com Jun 22 2017 00:29:06 Valley Credit Service,
12907 Oak Hill Avenue, Hagerstown, MD 21742-2926
13415339 E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 22 2017 00:29:51 WORLD'S FOREMOST BANK,
CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
13296363 +EDI: RMSC.COM Jun 22 2017 00:13:00 Wal-Mart, Po Box 981400, El Paso, TX 79998-1400
13296365 +EDI: WFFC.COM Jun 22 2017 00:13:00 Wells Fargo National Bank, Po Box 94498,
Las Vegas, NV 89193-4498
13296366 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 22 2017 00:29:51 Worlds Foremost Bank,
4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463
TOTAL: 47

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Flagstar Bank, FSB
cr Planet Home Lending, LLC
cr Selene Finance, LP
13296322 Arlene A. Jenkins
13318812 Arlene A. Jenkins
cr* Barclay, 4161 Piedmont Parkway, NC4 105 03 14, GREENSBORO, NC 27410
cr* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr* +Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
13318813* +Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400,
Pittsburgh, PA 15203-2181
13318815* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
13318816* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847
(address filed with court: BB&T, Po Box 1847, Wilson, NC 27894)
13318814* +Bank of America, Po Box 1598, Norfolk, VA 23501-1598
13318817* +CCB Credit Services, P.O. Box 272, Springfield, IL 62705-0272
13318818* +Chadwicks of Boston, Po Box 182746, Columbus, OH 43218-2746
13318820* +Chase, Po Box 24696, Columbus, OH 43224-0696
13318821* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13318819* +Chase, 201 North Walnut Street, Wilmington, DE 19801-2920
13318822* +Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298
13318823* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13318824* +Citi/Shell, Po Box 6497, Sioux Falls, SD 57117-6497
13318825* +Client Services, Inc., 3451 Harry S. Truman Boulevard, St. Charles, MO 63301-9816
13318826* +Columbia House DVD Club, P.O. Box 91602, Indianapolis, IN 46291-0616
13318827* +Credit Collection, Po Box 873, Morgantown, WV 26507-0873
13318828* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, 1 Dell Way, Round Rock, TX 78682)
13357855* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13318829* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services LLC, Po Box 15316,
Wilmington, DE 19850)
13318830* +Eddie Bauer, 995 West 122nd Avenue, Westminster, CO 80234-3417
13318831* +Exxon, Po Box 6497, Sioux Falls, SD 57117-6497
13318832* +Fingerhut/Metbank, Post Office Box 166, Newark, NJ 07101-0166
13318833* +Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
13318834* +Ford Credit, Po Box 542000, Omaha, NE 68154-8000
13318835* +HFC, Po Box 3425, Buffalo, NY 14240-3425
13318836* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13318837* +Hsbc Bank, 6602 Convoy Court, San Diego, CA 92111-1009
13318838* +JCPenney, Po Box 984100, El Paso, TX 79998
13318839* +Lowes, Po Box 103065, Roswell, GA 30076
13318840* +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
13318842* +Marriott Employees FCU, 10400 Fernwood Road, Bethesda, MD 20817-1102
13318843* +National Credit Solutions, Po Box 15779, Oklahoma City, OK 73155-5779
13318845* +Old Navy, Po Box 981400, El Paso, TX 79998-1400

District/off: 0315-7

User: dkam
Form ID: 3180W

Page 3 of 3
Total Noticed: 62

Date Rcvd: Jun 21, 2017

***** BYPASSED RECIPIENTS (continued) *****
13318846* +R.A. Rogers, Inc., PO Box 3302, Crofton, MD 21114-0302
13318847* +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
13318848* +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
13318849* +Shell, Po Box 6497, Sioux Falls, SD 57117-6497
13318850* +The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
13318851* +Trident Asset Management, 5755 Northpoint Parkway, Alpharetta, GA 30022-1136
13318852* +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194
13318853* +Valley Credit Service, 12907 Oak Hill Avenue, Hagerstown, MD 21742-2926
13318854* +Wal-Mart, Po Box 981400, El Paso, TX 79998-1400
13318855* +Washington County Hospital, 251 East Antietam Street, Hagerstown, MD 21740-5724
13318856* +Wells Fargo National Bank, Po Box 94498, Las Vegas, NV 89193-4498
13318857* +Worlds Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463
13318844 ##+Nationwide Credit, Inc., 1150 E. University Dr., First Floor, Tempe, AZ 85281-8674
13296360 ##+Trident Asset Management, 5755 Northpoint Parkway, Alpharetta, GA 30022-1136
TOTALS: 5, * 47, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 21, 2017 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor Selene Finance, LP debersole@hoflawgroup.com,
bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor Planet Home Lending, LLC bkgroup@kmlawgroup.com
John Michael Kolesnik on behalf of Creditor Flagstar Bank, FSB pawb@fedphe.com,
fedphe@hotmail.com/amber.zinski@phelanhallinan.com
Joshua I. Goldman on behalf of Creditor Planet Home Lending, LLC bkgroup@kmlawgroup.com
Lauren Berschler Karl on behalf of Creditor Planet Home Lending, LLC. lkarl@kmlawgroup.com,
ddott@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Arlene A. Jenkins ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8